



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for HomeBridge Financial Services, Inc

In Re:

Alex A. Teran,

Debtor.

Order Filed on August 18, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-14773 ABA  
Adv. No.:  
Hearing Date: 8/25/2021 @10:00 a.m.  
Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 18, 2021**

  
Honorable Andrew B. Altenburg, Jr.  
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**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Attorneys for HomeBridge Financial Services, Inc, holder of a mortgage on real property located at 147 Greenbrook Drive, Marlton, NJ, 08053, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Kevin C. Fayette, Esquire, attorney for Debtor, Alex A. Teran, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by December 10, 2021, or as may be extended by modified plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It **ORDERED, ADJUDGED and DECREED** that the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.